

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Isom Bearden § Case No. 17-25901
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

STEVEN R. RADTKE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 438,650.00
(Without deducting any secured claims)

Assets Exempt: 6,700.00

Total Distributions to Claimants: 10,581.00

Claims Discharged
Without Payment: 485,629.56

Total Expenses of Administration: 3,759.00

3) Total gross receipts of \$ 20,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 5,660.00 (see **Exhibit 2**), yielded net receipts of \$ 14,340.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 482,967.98	\$ 20,586.16	\$ 20,000.00	\$ 10,581.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	3,759.00	3,759.00	3,759.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	2,850.00	2,850.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	49,924.22	31,309.72	31,309.72	0.00
TOTAL DISBURSEMENTS	\$ 532,892.20	\$ 58,504.88	\$ 57,918.72	\$ 14,340.00

4) This case was originally filed under chapter 7 on 08/29/2017 . The case was pending for 20 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/10/2019 By: /s/STEVEN R. RADTKE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2001 Chrysler Prowler Mileage: 14000 Location: 6932 South Pa	1129-000	20,000.00
TOTAL GROSS RECEIPTS		\$ 20,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Isom Bearden	Exemptions	8100-002	5,660.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 5,660.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Ford Credit Corp., PO Box 790093 Saint Louis, MO 63179		15,854.00	NA	NA	0.00
	Urban Partnership Bank, PO Box 19260 Chicago, IL 60619-0260		431,421.28	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	City Of Chicago	4110-000	692.70	586.16	0.00	0.00
6	Tonya Spencer	4110-000	35,000.00	20,000.00	20,000.00	10,581.00
TOTAL SECURED CLAIMS			\$ 482,967.98	\$ 20,586.16	\$ 20,000.00	\$ 10,581.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
STEVEN R. RADTKE	2100-000	NA	2,184.00	2,184.00	2,184.00
STEVEN R. RADTKE	2200-000	NA	15.56	15.56	15.56
STEVEN R. RADTKE	3110-000	NA	1,500.00	1,500.00	1,500.00
STEVEN R. RADTKE	3120-000	NA	59.44	59.44	59.44
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 3,759.00	\$ 3,759.00	\$ 3,759.00

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
6	Tonya Spencer	5800-000	NA	2,850.00	2,850.00	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 2,850.00	\$ 2,850.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chapman Home Care, 1314 W. 91street Chicago, IL 60620		1,250.00	NA	NA	0.00
	David Kadazi, 33 N. LaSalle St. Ste. 1930 Chicago, IL 60602		750.00	NA	NA	0.00
	John B. Russell Jr & Associates, 1215 Military Hwy Norfolk, VA 23502		800.00	NA	NA	0.00
	Liberty Financial, 4900- F Creekside Drive Clearwater, FL 33760		1,052.22	NA	NA	0.00
	Peoples Gas, PO Box 2968 Milwaukee, WI 53201-2968		342.34	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	SYNCB/ HH Gregg, PO Box 965036 Orlando, FL 32896		0.00	NA	NA	0.00
	SYNCB/ Walmart, PO Box 965024 Orlando, FL 32896		0.00	NA	NA	0.00
5	American Express Centurion Bank	7100-000	2,065.00	1,238.98	1,238.98	0.00
1	Department Of The Treasury	7100-000	1,738.76	1,742.95	1,742.95	0.00
3	Slm Bank C/O	7100-000	1,965.00	2,016.35	2,016.35	0.00
4	Tamela Christian	7100-000	4,960.90	4,960.90	4,960.90	0.00
6	Tonya Spencer	7100-000	35,000.00	21,350.54	21,350.54	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$ 49,924.22	\$ 31,309.72	\$ 31,309.72	\$ 0.00

Case 17-25901 Doc 86 Filed 05/09/19 Entered 05/09/19 14:12:32 Desc Main

Document FORM 1
Page 7 of 12
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No:	17-25901	DLT	Judge:	Deborah L. Thorne	Trustee Name:	STEVEN R. RADTKE
Case Name:	Isom Bearden			Date Filed (f) or Converted (c):	08/29/2017 (f)	
For Period Ending:	04/10/2019			341(a) Meeting Date:	10/02/2017	
				Claims Bar Date:	01/04/2018	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 6932 South Paxton Avenue Chicago II 60649-1718 Cook	425,000.00	425,000.00	OA	0.00	FA
2. 2014 Ford Fusion Mileage: 19000 Location: 6932 South Paxton	10,500.00	10,500.00		0.00	FA
3. 2001 Chrysler Prowler Mileage: 14000 Location: 6932 South Pa	20,000.00	20,000.00		20,000.00	FA
4. Living Room Set: 1 Couch, Chase Lounge, Coffee Table From 19	90.00	0.00		0.00	FA
5. Queen Bed & Night Stand Location: 6932 South Paxton Avenue,	70.00	0.00		0.00	FA
6. Computer Desk Location: 6932 South Paxton Avenue, Chicago II	20.00	0.00		0.00	FA
7. Dining Table & Chairs Location: 6932 South Paxton Avenue, Ch	80.00	0.00		0.00	FA
8. Wall Unit Location: 6932 South Paxton Avenue, Chicago II 606	50.00	0.00		0.00	FA
9. Tv Location: 6932 South Paxton Avenue, Chicago II 60649- 1718	200.00	0.00		0.00	FA
10. Laptop Location: 6932 South Paxton Avenue, Chicago II 60649-	50.00	0.00		0.00	FA
11. Clothes Location: 6932 South Paxton Avenue, Chicago II 60649	350.00	0.00		0.00	FA
12. Kitchen Appliances: Stove & Fridge Location: 6932 South Paxt	100.00	0.00		0.00	FA
13. Cash Location: 6932 South Paxton Avenue, Chicago II 60649-1	80.00	0.00		0.00	FA
14. Location: 6932 South Paxton Avenue, Chicago II 60649-1718 T	2,500.00	0.00		0.00	FA
15. Location: 6932 South Paxton Avenue, Chicago II 60649-1718 J	600.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

8/2018 Objection filed to Claim No. 6

6/2018 Court has taken matter re bank funds under advisement

3/2018 Trustee and creditor made competing claims to funds on deposit at JPMorgan Chase

2/2018 Trustee made demand for turnover of funds held in account at JPMorgan Chase

12/2017 Trustee authorized to sell estate's right title and interest in 2001 Chrysler Prowler Convertible automobile for \$20K

10/2017 Trustee will administer 2001 Chrysler Prowler Convertible automobile

Initial Projected Date of Final Report (TFR): 06/01/2019

Current Projected Date of Final Report (TFR): 06/01/2019

Case 17-25901 Doc 86 Filed 05/09/19 Entered 05/09/19 14:12:32 Desc Main

**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-25901

Case Name: Isom Bearden

Taxpayer ID No: XX-XXX0323

For Period Ending: 04/10/2019

Trustee Name: STEVEN R. RADTKE

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6412

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/17/17	3	Barbara Casey	Proceeds of Sale of Automobile	1129-000	\$20,000.00		\$20,000.00
12/19/18	1001	Isom Bearden 6932 SOUTH PAXTON AVENUE CHICAGO, IL 60649-1718	Debtor Exemptions \$2,400 [735 ILCS 5/12-1001(c)] \$3,260 [735 ILCS 5/12-1001(b)]	8100-002		\$5,660.00	\$14,340.00
04/05/19	1002	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603 ,	Final distribution creditor account # representing a payment of 100.00 % per court order.	2100-000		\$2,184.00	\$12,156.00
04/05/19	1003	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603 ,	Final distribution creditor account # representing a payment of 100.00 % per court order.	2200-000		\$15.56	\$12,140.44
04/05/19	1004	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603 ,	Final distribution creditor account # representing a payment of 100.00 % per court order.	3110-000		\$1,500.00	\$10,640.44
04/05/19	1005	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603 ,	Final distribution creditor account # representing a payment of 100.00 % per court order.	3120-000		\$59.44	\$10,581.00
04/05/19	1006	Tonya Spencer C/O Illinois Advocates, Llc William M Tasch And Cassandra Voissem 77 W. Washington St., Ste 2120 Chicago, IL 60602	Final distribution to claim 6 creditor account # representing a payment of 52.91 % per court order.	4110-000		\$10,581.00	\$0.00

Page Subtotals:

\$20,000.00

\$20,000.00

Case 17-25901	Doc 86	Filed 05/09/19	Entered 05/09/19 14:12:32	Desc Main	\$20,000.00
Document		Page 10 of 12	COLUMN TOTALS		
			Less: Bank Transfers/CD's	\$0.00	\$0.00
			Subtotal	\$20,000.00	\$20,000.00
			Less: Payments to Debtors	\$0.00	\$5,660.00
			Net	\$20,000.00	\$14,340.00

Exhibit 9

Case 17-25901 Doc 86 Filed 05/09/19 Entered 05/09/19 14:12:32 Desc Main

**FORM 2
RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-25901

Case Name: Isom Bearden

Taxpayer ID No: XX-XXX0323

For Period Ending: 04/10/2019

Trustee Name: STEVEN R. RADTKE

Bank Name: Axos Bank

Account Number/CD#: XXXXXX0068

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		No Transactions					\$0.00

COLUMN TOTALS	\$0.00	\$0.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$0.00	\$0.00

Page Subtotals: \$0.00 \$0.00

Case 17-25901 Doc 86 Filed 05/09/19 Entered 05/09/19 14:12:32 Desc Main Document Page 12 of 12

Exhibit 9

		TOTAL OF ALL ACCOUNTS		NET	ACCOUNT
		NET DEPOSITS	DISBURSEMENTS		BALANCE
XXXXXX0068 - Checking		\$0.00	\$0.00		\$0.00
XXXXXX6412 - Checking		\$20,000.00	\$14,340.00		\$0.00
		\$20,000.00	\$14,340.00		\$0.00
		(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:		\$0.00			
Total Net Deposits:		\$20,000.00			
<u>Total Gross Receipts:</u>		<u>\$20,000.00</u>			